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MERCHANT WEB PAGE

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FIG. 3

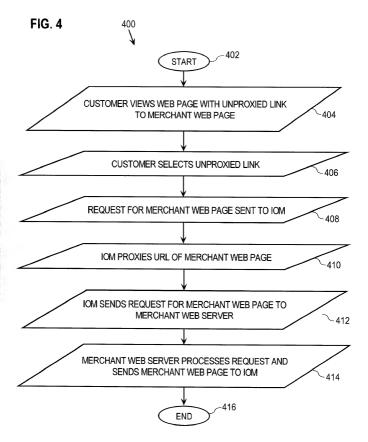


FIG. 5A

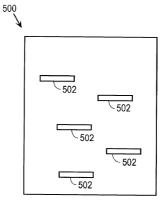


FIG. 5B

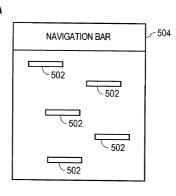
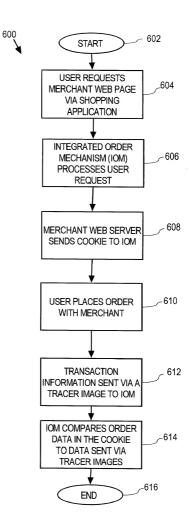
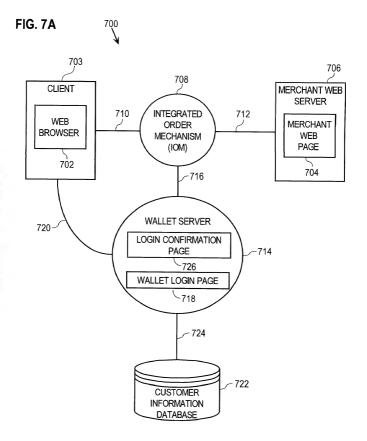


FIG. 6





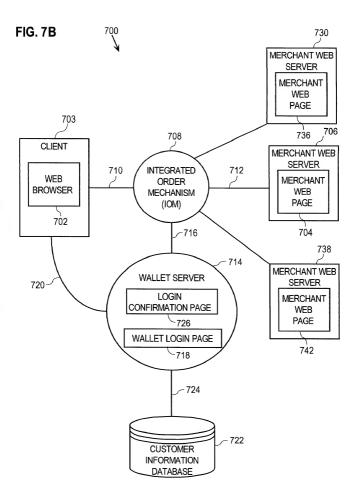
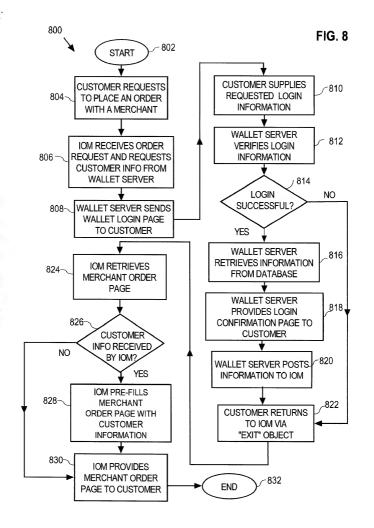


FIG. 7C 700 706 708 752 MERCHANT WEB 750 **SERVER GATEWAY** 710 712 INTEGRATED **MERCHANT** USER ORDER WEB DEVICE MECHANISM PAGE (IOM) 704 ~716 754 720 WALLET SERVER GATEWAY LOGIN CONFIRMATION PAGE -714 726 WALLET LOGIN PAGE 718 - 724 722

CUSTOMER INFORMATION DATABASE



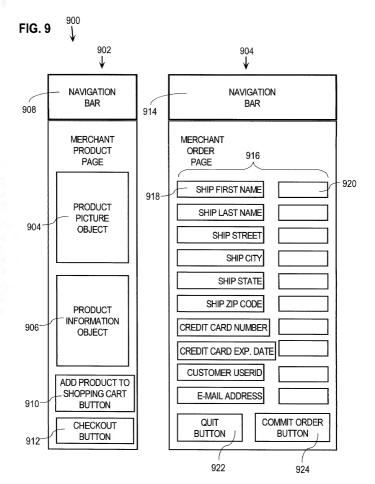


FIG. 10

